

I did not know that when I became a teacher at the age of 50, that not only would I be forfeiting my own Social Security, but also survivor benefits that I might receive from my husband! I did not realize until after 8 years of teaching that I had unknowingly jeopardized what could have been a comfortable retirement for myself. My Social Security Statement said I was getting the full amount. My statement did not say that it was TEACHERS, who were going to be hit by the mysterious GPO and WEP. I didn't suspect that I was going to be penalized, how could I have known? It defies all logic that the money that was taken from my paychecks for 23 years to help supplement my retirement, would be taken from me because I had the desire and passion to begin a late career as a special ed teacher. Now as I approach retirement age, I find that I will more than likely have to work an additional 10 years than what I had planned. I hope my health holds out and even if it does. I don't know how good of a teacher I will be in 10 years. I think the kids deserve someone who is a little younger and energetic than what I may be at that time. I am pretty sure that they don't deserve someone who wishes that they could go ahead and retire like they had planned.

I was so proud of returning to school to get my Bachelors and then on to get my Teaching Credential. I was proud and my family was proud of me. I loved my students and I felt blessed to be able to walk onto the school campus every day. I felt lucky, to be surrounded by our youth and to make a difference. No one told me or warned me that I was jeopardizing my own retirement. Now after finding out I feel cheated and taken advantage of. It is hard to feel the joy I once had for teaching.

The best that I can figure is that I have lost nearly a third of the \$1200 a month I could have qualified for from my own earnings, and even worse, I could lose as much as \$2300 a month from what I could have qualified for from my husband's earnings should I survive him (my husband is older than I am and just had open heart surgery). My husband has worked as a Surgical Technician since the Viet Nam War; he has paid into Social Security for over 40 years. His Social Security Statement says that his spouse will qualify for benefits.....thats me.....I have been married to him for 38 years! My husband thought he was providing for me also.

What is it about teachers, that indicates they don't need or shouldn't receive the Social Security benefits that they paid or that their spouses paid? Had I stayed home and done nothing, I would qualify for benefits! I should not be penalized, because I chose to complete 6 additional years of college, paid thousands of dollars while I worked full time, and jumped through every hoop that the colleges and State demanded of me. I then survived my first couple years of teaching and found that I loved it.

Now that I know the financial damage that I have unknowingly done to my retirement, I am at an age where it is difficult to change careers once again. The best case scenario here appears to be for my husband to outlive me, if he doesn't, I will more than likely live my "golden years" in poverty. Please do whatever you can to repeal these unjust penalties.

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